

GRO-CONNECT

Connecting MSMEs with Knowledge, Growth, and Success Stories

From the Founder Desk



Dear Friends,
It gives me great happiness to share with you the **first newsletter of GRO MSME Club**. This is a small beginning of a big journey we want to walk together with all MSMEs of India.

We all know that MSMEs are the backbone of our country. Every small unit, shop, trader, or manufacturer adds value – by creating jobs, supplying products, and keeping the economy moving. But at the same time, we also know the daily struggles – shortage of funds, lack of proper guidance, and difficulty in finding the right opportunities.

That is why **GRO MSME** was created – to **support MSMEs in their growth journey**. Our aim is simple: to guide you, connect you with the right resources, and give you the right knowledge so that your business can grow without unnecessary hurdles.

"Unsecured Loans & MSME Growth"

Through this newsletter, we will bring to you useful information on loans, government schemes, success stories, tips for business growth, and updates from the MSME world. In every edition, you will find something practical that you can use for your business.

The theme of our very first issue is “Unsecured Loans and MSME Growth”. Many small businesses hesitate to apply for loans because of collateral issues or complex processes. In this issue, we will explain how unsecured loans work, when to use them, and how they can help you expand your business.

This newsletter is not only ours – it is yours. We invite you to share your experiences, challenges, and achievements. Together, let us build a strong community where every MSME finds support and encouragement.

Let's grow together with **GRO MSME**.

Warm regards,
Ashok Jha
Founder – GRO MSME CLUB

GRO-MSME VISION

At GRO MSME, our vision is to see every small business in India grow with the right **support, guidance, and finance**.

We want to make sure that MSMEs don't stop because of lack of money, knowledge, or connections. Our aim is to:

- » Help MSMEs get **easy access to loans & schemes**
- » Share **simple & useful knowledge** for business growth
- » Build a **community of MSMEs** to learn & grow together

In simple words our slogan is “**HAR GHAR ENTREPRENEUR**” and our vision is to make every MSME stronger, confident, and successful.

INDEX BOX

PAGE - 1

- » **From the Desk of : Ashok Jha, Founder**
- » **GRO-MSME Vision**
- » **Event & Webinar Highlights**

PAGE - 2

- » **Faces Behind the Mission: Founder**
- » **Gro-MSME - Premier Club Members**
- » **Our Services and Benefits**

PAGE - 3

- » **Faces Behind the Mission : Co-Founder**
- » **Unsecured Loans : A Growth Path for MSME**

PAGE - 4

- » **Faces Behind The Mission : Co-founder**
- » **A Defining Moment In Msme Empowerment**
- » **Associations As Institutional Partners**

EVENT & WEBINAR HIGHLIGHTS

- » **Over the past months, we have actively engaged MSMEs through:**

- **Knowledge Sessions & Webinars** – covering business growth, funding, digital adoption & practical management tips.
- **Interactive Seminars & Talk Shows** – where industry experts & entrepreneurs share experiences and solutions.
- **GRO-MSME Radio** – a unique initiative to connect with MSMEs in a simple and familiar format.

- » **Looking ahead, we are planning a range of impactful activities, including:**

- **Loan Melas & Funding Expos** – bringing banks, NBFCs & entrepreneurs one platform for direct funding opportunities.
- **Skill & Knowledge Workshops** – to help MSMEs adopt new business tools and strategies.
- **Networking & Business Meets** – for building collaborations and partnerships



MSMEs: The local engine that drives the larger economy.

Faces Behind the Mission: Founder



Ashok Jha, Founder Director of **Early Grow Advisory Services Pvt. Ltd.**, is a seasoned professional with **25 years of experience in the banking industry**. Throughout his career, he has worked extensively with MSMEs, gaining deep insights into their financing and business growth needs. His expertise spans credit, business development, and advisory services, making him a trusted name in the sector.

With the establishment of **Early Grow Advisory Services**, he has extended his mission to provide practical financial solutions, loan advisory, and growth support for MSMEs. As the visionary behind **GRO-MSME**, Mr. Jha is dedicated to building a strong platform that connects entrepreneurs with knowledge, funding, & opportunities. His passion lies in **empowering small businesses** and creating an ecosystem where MSMEs can thrive and scale sustainably.

Gro-MSME - Premier Club Members



Mr. Vijay Kumar
Director General, WASME



CA (Dr.) G P Agarwal
Secretary General, WASME



Dr. Mamta Ray Priyadarshini
Chairman (IIA)



Dr. Lalit Khanna
Chairman Apex International



CA Vijay Kumar Goel
Former Director, Indian Bank
Prabhari, BJP Economic Cell, Delhi



Mr. Mukesh Singh
Managing Director, URS
Certification LTD



Mr. Yogesh Aggarwal
Sr. Advocate, Juris Law Offices



Mr. Biju Joseph
Managing Director, AlbaServ
India Pvt Ltd



Mr. Praveen Jha
Ex-Banker, Real Estate &
Construction, Finance Expert



Mr. Aashish Kumar
Promoter, Smart Tel



Mr. Manoj Aggarwal
Sr. Partner, APN & Associates



Mr. Sumit Yadav
Director - Syy Infra Group Pvt Ltd
Real Estate Development

Premium membership in our club is not just about status, but about credibility and commitment. It signifies belonging to a trusted network of leaders who value ethics, service, and impact. With exclusive privileges, priority access, and recognition, premium members embody the spirit of excellence while strengthening the credibility of the club itself."

Our Services and Benefits

» Certifications & Licenses

MSME, GST, IEC, Trade License, ZED Certification and other National and International Certifications & Standards.

» Business Strategy & Growth

Tailored growth strategies, market entry plans & optimization.

» Financial Planning & Funding

Budgeting, financial restructuring, funding preparation support.

» Easy Guide to Govt. Schemes

Guidance for eligibility, applications and hand holding for GOVT schemes.

» Delayed Payment Recovery

Support with legal tools & invoice discounting for cash flow.

» Networking & Alliances

Connect with peers, industry leaders & potential partners.

» SME IPO & Capital Market

Complete IPO services, compliance, merchant banker support.

» Awareness & Capacity Building

Training & Skill Development through Practical workshops, Webinars, seminars, and talk shows, Policy & Scheme Awareness, Networking & Collaboration.

» Marketing Assistance

Branding Support, Digital Marketing Help, E-Commerce & Online Selling Support, Sales Growth Advisory, Guidance in Govt Support for Branding and Marketing.

» Wealth Management

Financial planning, Investment, Retirement & Succession Planning, Tax & Compliance Support, Risk & Insurance Protection.

» Project Finance

DPR & Documentation Support, Risk & Viability Analysis, Right Funding Options, Pre and Post Funding Support.

» Investor Readiness

Crafting investment story, Pitch & Presentation Support, Investor Connect & Networking.

» Quality Control Services

Product Quality Inspection & Audit Support, Product Testing Support, Training for Staff.

» Support for Operational Excellence

Supply chain and logistics advisory, Lean management and cost optimization, Inventory & warehouse management, Process documentation & SOP creation.

» Packaging & Printing Support

Product Packaging Design, Brand Logo and other Identity Design, Barcode, QR code, and MRP and other national and international standard Printing.

» Women Empowerment

Skill Development & Training, Financial Support & Guidance, Mentorship & Networking, Business Development Support, Awareness and Rights Advocacy.

60+ MEMBERS JOINED TILL NOW

Faces Behind the Mission : Co-Founder



CA Sunil Aggarwal is a Fellow Chartered Accountant with over 15 years of extensive corporate experience in taxation, audit, and finance. He is the founder of **Aggarwal Sunil & Associates**, a reputed firm recognized for delivering high-quality, ethical, and client-focused professional services. Driven by a mission to uphold integrity and excellence, CA Sunil Aggarwal is known for his practical approach and deep domain expertise. He offers customized solutions to a wide range of clients, including LLPs, companies, trusts, and high-net-worth individuals. His core competencies include tax compliance, loan syndication, project finance, statutory audits, and legal representation. His firm has earned the trust of clients across diverse sectors such as real estate, e-commerce, healthcare, agriculture, and information technology. Beyond his professional achievements, CA Sunil Aggarwal is also a committed social worker, actively contributing to community development and social causes.

Unsecured Loans : A Growth Path for MSME

Dear Readers,

Every small business owner knows one thing – money is always needed to grow. Whether it is for buying stock, paying workers, or opening a new branch, funds are the fuel of business. But for most MSMEs, the big question is: “Where do I get money without property or collateral?”

This is where unsecured loans come in.



» What is an Unsecured Loan?

An unsecured loan is a loan you get without keeping your land, shop, or house as security. The bank or lender checks your business records, turnover, and repayment capacity before giving you the loan.

This means even if you don't have property to mortgage, you can still get funds for your business.

» Why is it Important for MSMEs?

For small business owners, arranging collateral is not always possible. Many have good business ideas but no property to pledge. Unsecured loans remove this hurdle and give quick financial support.

- » **No collateral needed** – you don't risk your property.
- » **Faster process** – less paperwork, quicker approval.
- » **Working capital help** – pay suppliers, salaries, or manage seasonal demand.
- » **Growth support** – buy machines, expand shops, or try new products.
- » **Builds credit score** – timely repayment makes it easier to get bigger loans in the future



» Things to Keep in Mind

Of course, every loan comes with responsibility. Unsecured loans often have :

- » Slightly **higher interest rates** than secured loans.
- » **Shorter repayment periods** (1–5 years).
- » **Eligibility check** like turnover, GST returns & credit score.

So, the advice is simple: **borrow only what you really need and can repay comfortably.**

» Industry Trends & Insights

The MSME sector is moving fast, and keeping track of new trends can give your business an edge. Here are the key updates every entrepreneur should know:

- » **Digital First:** From UPI to online marketplaces, MSMEs are rapidly adopting digital tools for payments, accounting, and customer reach.
- » **Easier Finance :** Schemes like Mudra Loans and CGTMSE are helping businesses access unsecured funding more smoothly.
- » **Export Growth:** Global demand for Indian textiles, handicrafts, agro-products, and engineering goods is creating new export opportunities.
- » **Green Business:** Eco-friendly practices like solar energy and sustainable packaging are becoming a business advantage.
- » **AI in MSMEs:** Small businesses are beginning to use AI for marketing, customer service, and planning, helping reduce costs and improve efficiency.

Faces Behind the Mission : Co-Founder



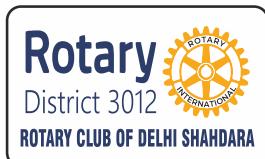
CA HK GUPTA With over 32 years of experience as a Chartered Accountant and Company Secretary, Mr. H. K. Gupta, Founder of Grovisor Service Pvt Ltd, has been a driving force behind the growth and success of Micro, Small, and Medium Enterprises (MSMEs). His career has been dedicated to enabling these businesses to overcome operational challenges, access funding, and navigate complex government regulations with confidence. As a trusted Virtual CFO and business mentor, Mr. Gupta specializes in: Enhancing operational efficiency and profitability, Leveraging government schemes and subsidies for MSMEs, Structuring and securing funding for business growth and innovation, Delivering personalized coaching to support strategic decision-making. Grounded in a deep understanding of the unique hurdles faced by MSMEs, Mr. Gupta's approach is practical, insightful, and results-driven—empowering entrepreneurs to achieve sustainable success.

A Defining Moment In Msme Empowerment

18th January 2025 marked a proud moment for us as we hosted the Eminence MSME Award at Laxmi Studio. The evening was filled with inspiration, where achievers from diverse sectors of the MSME ecosystem were honored for their resilience, innovation, and contribution to India's growth journey.



Associations As Institutional Partners



POWERED BY EARLY GROW ADVISORY SERVICES PVT LTD

Add : 3rd Floor, A12, Sector 16, Noida, 201301 | PH. : 935-415-7455

G-mail : info@gromsme.club | Website : www.gromsme.club



GRO-MSME CLUB



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